

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Arnold Raye Baldwin and Angelia G. Baldwin

S.S. Nos.: xxx-xx-5979 and xxx-xx-4259

Mailing Address: 524 Dixie Avenue, Hillsborough, NC 27278-

Case No. 11-81093

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on July 6, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 26, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)					Date: 6/9/11		
					Lastname-SS#: Baldwin-5979		
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN							
Retain	Creditor Name	Sch D #	Description of Collateral				
		14					
SURRENDER COLLATERAL							
	Creditor Name	Description of Collateral					
REJECTED EXECUTORY CONTRACTS/LEASES							
	Creditor Name	Description of Collateral					
ARREARAGE CLAIMS							
Retain	Creditor Name	Sch D #	Arrearage Amount	(See f)			
				**			
				**			
				**			
				**			
				**			
				**			
	Midland - 1st DOT		\$1,782	**			
				**			
				**			
				**			
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Midland - 1st DOT		\$588	N/A	n/a	\$588.00	Land, Home & Escrow
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
SID - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Select Portfolio- 2nd DOT		\$7,689	5.25	\$77	\$161.67	Land, Home & Escrow
	Beneficial- 3rd DOT			5.00			Land, Home & Escrow
	Citifinancial			5.00			Judgment
				5.00			
SID - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	AmeriCredit		\$5,734	5.00	\$40	\$119.90	2000 Chev
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)		Amount					
Law Offices of John T. Orcutt, P.C.		\$2,800					
SECURED TAXES		Secured Amt					
IRS Tax Liens		\$3,382					
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS		Amount					
IRS Taxes		\$14,310					
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt					
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount					
DMI= None(\$0)		None(\$0)					
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers".							
PROPOSED CHAPTER 13 PLAN PAYMENT							
\$	\$1,286	per month for	60	months, then			
\$	N/A	per month for	N/A	months.			
Adequate Protection Payment Period:				3.56	months.		
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE (Page 4 of 4)							
Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO							

CERTIFICATE OF SERVICE

I, Charlene Ennemoser, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Ennemoser

Charlene Ennemoser

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Midland Mortgage Company**
Post Office Box 268950
Oklahoma City, OK 73162-8950

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

AmeriCredit ***
Post Office Box 183853
Arlington, TX 76096-3853

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Beneficial **
2929 Walden Ave
Depew, NY 14043

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Benjamin Gilbert, Director
Attn: Legal Dept. of UNC Hospitals
101 Manning Drive
Chapel Hill, NC 27514

Orange County Tax Collections**
PO Box 8181
Hillsborough, NC 27278

Experian
P.O. Box 2002
Allen, TX 75013-2002

Citifinancial
104H Highway 54 Bypass W.
Carrboro, NC 27510

Schewels Furniture Co.**
P.O. Box 920
Roxboro, NC 27573

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Citifinancial **
Bankruptcy Department
PO Box 140489
Irving, TX 75014-0489

Select Portfolio Servicing
Post Office Box 551170
Jacksonville, FL 32255-1170

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

UNC Hospitals***
211 Friday Center Drive
Suite G-21
Chapel Hill, NC 27517

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Verizon Wireless Bankruptcy****
Administration
Post Office Box 3397
Bloomington, IL 61702-3397